

Fill in this information to identify the case:

Debtor 1 Annie Thi Ngo

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Northern District of Texas

Case number 16-30818

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association, et alCourt claim no. (if known): 6

Last 4 digits of any number you use to
identify the debtor's account:

5 0 5 0**Date of payment change:**

Must be at least 21 days after date
of this notice

08/15/2020**New total payment:**\$ 746.60

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☐ No

☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: 4.52%New interest rate: 4.42%Current principal and interest payment: \$ 473.84New principal and interest payment: \$ 469.21**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Annie Thi Ngo
First Name Middle Name Last Name

Case number (if known) 16-30818

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ Sarah Wasson

Signature

Date 07/07/2020

Print: Sarah Wasson
First Name Middle Name Last Name

Title Bankruptcy Asset Manager

Company SN Servicing Corporation

Address 323 5th Street
Number Street

Eureka CA 95501
City State ZIP Code

Contact phone 800-603-0836

Email bknotices@sncs.com

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Notice was served on the 14th day of July, 2020. Said Notice was filed electronically. Service was accomplished by the method and to the following as indicated.

By: /s/ Richard Anderson
RICHARD E. ANDERSON
State Bar No. 01209010
4920 Westport Drive
The Colony, Texas 75056
Email: randerson@AndersonVela.com

BY ELECTRONIC NOTICE OR REGULAR FIRST CLASS MAIL, POSTAGE PREPAID:

DEBTOR
Annie Thi Ngo
6216 Los Roblas Lane (Mailing)
Mesquite, TX 75150

DEBTOR'S ATTORNEY
Truman E. Coe, Jr.
13330 Noel Rd., #339,
Dallas, TX 75240

TRUSTEE
Thomas Powers
105 Decker Court, Ste 1150
Irving, TX 75062

U.S. TRUSTEE
United States Trustee
1100 Commerce Street, Room 976
Dallas, TX 75242

CREDITOR ATTORNEY

/s/ Richard E. Anderson
RICHARD E. ANDERSON



EUREKA CA 95501

(800) 603-0836

Para Español, Ext. 2660, 2643 o 2772

8:00 a.m. - 5:00 p.m. Pacific Time

Main Office NMLS #5985

Branch Office NMLS #9785

AN T NGO
6216 LOS ROBLES LN
MESQUITE TX 75150

July 6, 2020

RE: Loan Number:

Subsequent Interest Rate Adjustment Notice

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. SN SERVICING CORPORATION, THEIR EMPLOYEES, AGENTS AND ATTORNEYS ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED BY US WILL BE USED FOR THAT PURPOSE. TO THE EXTENT THAT YOU MAY HAVE RECEIVED A DISCHARGE IN BANKRUPTCY THIS COMMUNICATION SHOULD NOT BE CONSTRUED AS INTENT TO SUBJECT YOU TO PERSONAL LIABILITY FOR THE DISCHARGED DEBT.

Changes to Your Mortgage Interest Rate and Payments on July 15, 2020

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a one-month period during which your interest rate stayed the same. That period ends on July 15, 2020, so on that date your interest rate and mortgage payment change. After that, your interest rate may change monthly for the rest of your loan term.

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	4.52%	4.42%
Total Monthly Payment	\$751.23	\$746.60 (due August 15, 2020)

IMPORTANT: To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, Creditor retains rights under its security instrument, including the right to foreclose its lien.

Interest Rate: We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin." Under your loan agreement, your index rate is the Cost of Savings and your margin is 3.35%. The Cost of Savings index is published Monthly in Wells Fargo & Company.

Rate Limits: Your rate cannot go higher than 11.95%, or lower than 3.35% over the life of the loan. Your rate can increase monthly by no more than 0.00%. Your rate can decrease monthly by no more than 0.00%.

New Interest Rate and Monthly Payment: The table above shows your new interest rate and new monthly payment. These amounts are based on the Cost of Savings index, your margin, your loan balance of 41,746.54, and your remaining loan term of 108 months.

Prepayment Penalty: None

Please continue to mail your payments as previously directed. The title and telephone number of a person who will answer any question you may have regarding this notice is:

Name: Sarah Wasson
Title: Asset Manager
Toll Free Number: (800) 603-0836, ext: 2795

***If your account is not contractually current, the new payment amount will not go into effect until your loan is due for 08/15/2020.**